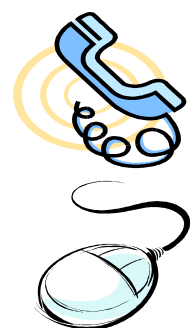


IMPORTANT INFORMATION!!!



CHIP Toll Free:
1-877-543-7669
(1-877-KIDSNOW)

CHIP Website Address:
www.chip.mt.gov



BlueCHIP
Blue Cross Blue Shield of MT
1-800-447-7828, ext. 8647



CHIP E-mail Address:
chip@mt.gov



CHIP Mailing Address:
P.O. Box 202951
Helena, MT 59620-2951



Just a Reminder
Please let CHIP know your new mailing address and phone numbers before you move, or within ten days after you move. Without a mailing address to locate you, your children will be disenrolled.



CHIPchat

Fall 2005
Keeping CHIP Families Informed

Montana Children's Health Insurance Plan



Keep Spreading the Word about CHIP!

Don't forget to tell your friends and neighbors about the Children's Health Insurance Plan (CHIP). This program provides free or low-cost health insurance for children. There are no monthly premiums for CHIP and co-payments, if applicable, are minimal. Families are strongly encouraged to apply for CHIP coverage, and now is a particularly good time to do so.

CHIP is expanding like never before.

Recent legislation increased CHIP funding. The funding will allow enrollment of 3,000 more children. **Currently there is no waiting list.** When children are determined eligible for CHIP, their coverage can begin as soon as the first day of the following month.

The cost of most private insurance plans is just too high for many working families. Additionally, many employers, especially small businesses, do not offer insurance to their employees, let alone their families. CHIP is the sensible solution, providing peace-of-mind and financial security for working parents and their children. CHIP insured about 11,800 children in November.

Many parents do not even realize that their kids may be eligible for CHIP coverage. It is estimated that over 15,000 more kids in Montana meet the CHIP eligibility guidelines.

Enrolling in CHIP has never been easier.

CHIP recently introduced a new, improved, shorter, and easier-to-complete application form. There is minimal paperwork involved as proof of income is not required at the time of application (but may be requested later). Parents can pick up an application at local public health departments, Offices of Public Assistance, community health centers, Head Start locations, Indian Health Services and Tribal Clinics, and now at many doctors' offices and health care facilities.

The application is also on the CHIP website (www.chip.mt.gov) or can be requested by e-mail at chip@mt.gov or by calling the CHIP family hotline toll-free at 1-877-543-7669.

What's inside...

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 Important Information

 Just a Reminder



**New CHIP
Income
Guidelines
for 2005!**

The CHIP income guidelines increased this past March. The chart below lists the new income guidelines for the number of family members living in your household. Please keep in mind if your income is slightly over the guideline, you may still be eligible.

Family Size (children and adults)	Family Income
2	\$19,245
3	\$24,135
4	\$29,025
5	\$33,915
6	\$38,805
7	\$43,695
8	\$48,585

Secondhand Smoke and Pregnancy



Pregnant women exposed to secondhand smoke put their babies at risk for many of the same health problems caused by smoking during pregnancy. The risks include miscarriage, sudden infant death syndrome, premature birth, low birth weight, frequent illness in the first year of life, and childhood cancers. A recent study reported exposure to cigarette smoke causes as much damage as if the mother was smoking herself. Many birth defects are linked to smoking such as cleft palate and cleft lip. Respiratory illnesses such as asthma, bronchitis, and even ear infections are linked to smoking and secondhand smoke.



Secondhand smoke contains over 4,000 chemicals including arsenic, formaldehyde, and radioactive elements. There is no safe level of exposure to secondhand smoke. Stop smoking, have other household members quit or only smoke outside, do not allow smoking in your car or any car your children will ride in, and be certain that other places your children will be also do not allow smoking.

Montana Tobacco Quit Line can be reached at 1-866-485-7848. The Montana Tobacco Quit Line offer tools for smokers to quit such as information packets, Nicotine Replacement Therapy (gum, patches), local community resources, and trained counselors to help you succeed in quitting. It's all free and designed to help you or your loved ones quit smoking.



Do My Kids Need a Flu Shot?

Influenza or the flu is a serious disease. The flu can cause serious health problems and lead to hospitalization. Children aged 6-23 months have as high a chance of being sent to the hospital with influenza as people 65 years and older. Also, influenza and pneumonia combined is a leading cause of death in children.

- Making sure your child gets a flu shot every year is the best way to protect against the flu. If your child is 6 months to 9 years of age and has never gotten a flu shot before, he/she will need two doses one month apart.
- Healthy children (5 and up) may receive the new influenza nasal-mist vaccine, Flumist.

The nation's top health officials recommend that certain groups of children get vaccinated against influenza every year beginning in October. Health officials call these groups "high-risk," and they include:

- Children who have chronic disorders including asthma.
- Children who have required regular medical care or have been hospitalized because of chronic diseases, including diabetes, kidney disease, and other conditions.
- Children aged 6 months - 18 years who are receiving long-term aspirin therapy
- Children aged 6-23 months
- All children who are household contacts of children aged 0-23 months of age.

If your child does not receive the flu shot until December or later, the influenza vaccine can still help protect from the virus in most years.



Stay Warm This Winter!

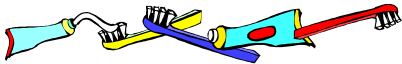
Brrr! With heating costs on the rise, now is a good time to start thinking about ways to conserve energy and keep heating costs affordable this winter. The Montana Department of Public Health and Human Services offers two programs to help families and individuals reduce their heating costs.

The **Weatherization Program** helps participants to improve the heating efficiency of their homes and thus reduce energy consumption and costs. **The Low Income Energy Assistance Program**, known as **LIEAP**, helps individuals and families who qualify by paying a portion of their energy bills.

Eligibility for these programs is based on income and assets. The eligibility guidelines are very similar to CHIP guidelines. Both homeowners and renters may apply for these programs. For more information and to apply for energy assistance, contact the Montana Citizen's Advocate at 1-800-332-2272 or go to www.dphhs.mt.gov/programsservices/energyassistance.



New Tools in the Fight Against Tooth Decay



Childhood tooth decay is a common and avoidable disease. Children can start developing cavities when the first tooth comes in between the age of 8 to 12 months. Cavities are painful and can prevent children from eating, sleeping, speaking or learning properly. Cavities are also expensive to repair. Two newer products that can help fight tooth decay are fluoride varnish and xylitol.

Fluoride varnish is a protective coating that is painted on the teeth to help prevent cavities. Varnish has a higher fluoride concentration than current gels, foams, rinses and pastes but is safer for children because less is swallowed during application. It is quick and easy to apply and does not have a bad taste.

Dentists recommend fluoride varnish be applied 2 to 4 times per year depending on your child's risk factors. It isn't recommended for children who aren't likely to develop cavities, drink fluoridated water or receive other routine fluoride treatments. CHIP will now pay for the application by either your medical or dental provider. Ask your dental or medical provider about fluoride varnish.



Xylitol (pronounced zie-le-tall) is a naturally occurring low calorie sweetener. While many sugars make dangerous bacteria grow, xylitol helps stop the growth of bacteria, including strep mutans, the main bacteria that cause cavities.

Xylitol was approved as a food additive in 1963 and, among other food items, is used in chewing gum, mints and breath spray. The best products have xylitol as the main sweetener. Recommended use is 3 to 5 times daily, preferably after meals.

As with any product, consider your child's needs, benefits of the product, and your personal preferences. For more information on fluoride varnish or xylitol talk with your health care provider, visit your library or search the Internet.

New CHIP Dentists

Here is a list of new CHIP dentists and locations offering CHIP dental services since the Summer newsletter:

- 🦷 Helena: Marvin Bennett, 442-7831
- 🦷 Montana City: Shailini Lavoie, 443-5130
- 🦷 Missoula: Timothy Lawhorn, 543-3777
- 🦷 Lakeside: Benjamin Bushnell, 844-3825
- 🦷 Bozeman: James Barton, 585-1120 (oral surgeon)

For a complete listing of CHIP dentists see your dental provider list, visit our website, or call our toll free number. The American Dental Association (ADA) recommends children have their first dental visit when their first tooth comes in or by age one. Don't wait to call your dentist as he or she may be scheduling appointments 3-4 months in the future.

